

(3) only 40 percent of adults in the United States maintain a budget;

(4) 25 percent of adults in the United States do not have any money saved for retirement; and

(5) 16 percent of adults in the United States identified not having enough “rainy day” savings for an emergency, and 18 percent of adults in the United States identified not having enough money set aside for retirement, as the most worrisome area of personal finance;

Whereas the 2017 Retirement Confidence Survey conducted by the Employee Benefit Research Institute found that 73 percent of workers are not currently saving for retirement;

Whereas, according to the statistical release of the Board of Governors of the Federal Reserve System for the fourth quarter of 2017 entitled “Financial Accounts of the United States: Flow of Funds, Balance Sheets, and Integrated Macroeconomic Accounts”, outstanding household debt in the United States was \$15,660,000,000,000 at the end of the fourth quarter of 2017;

Whereas, according to the 2018 Survey of the States: Economic and Personal Finance Education in Our Nation’s Schools, a biennial report by the Council for Economic Education—

(1) only 22 States require students to take an economics course as a high school graduation requirement; and

(2) only 17 States require students to take a personal finance course as a high school graduation requirement, either independently or as part of an economics course;

Whereas, according to the Gallup-HOPE Index, only 52 percent of students in the United States have money in a bank or credit union account;

Whereas expanding access to the safe, mainstream financial system will provide individuals with less expensive and more secure options for managing finances and building wealth;

Whereas quality personal financial education is essential to ensure that individuals are prepared—

(1) to manage money, credit, and debt; and

(2) to become responsible workers, heads of household, investors, entrepreneurs, business leaders, and citizens;

Whereas increased financial literacy empowers individuals to make wise financial decisions and reduces the confusion caused by an increasingly complex economy;

Whereas a greater understanding of, and familiarity with, financial markets and institutions will lead to increased economic activity and growth; and

Whereas, in 2003, Congress—

(1) determined that coordinating Federal financial literacy efforts and formulating a national strategy is important; and

(2) in light of that determination, passed the Financial Literacy and Education Improvement Act (20 U.S.C. 9701 et seq.), establishing the Financial Literacy and Education Commission: Now, therefore, be it

*Resolved*, That the Senate—

(1) designates April 2018 as “Financial Literacy Month” to raise public awareness about—

(A) the importance of personal financial education in the United States; and

(B) the serious consequences that may result from a lack of understanding about personal finances; and

(2) calls on the Federal Government, States, localities, schools, nonprofit organizations, businesses, and the people of the United States to observe Financial Literacy Month with appropriate programs and activities.

# SENATE RESOLUTION 491—RECOGNIZING THE INDEPENDENT TRANSPORTATION NETWORK OF AMERICA ON THE OCCASION OF PROVIDING 1,000,000 RIDES TO OLDER AND VISUALLY CHALLENGED PEOPLE OF THE UNITED STATES

Ms. COLLINS (for herself and Mr. KING) submitted the following resolution; which was considered and agreed to:

## S. RES. 491

Whereas the number of people of the United States aged 65 and older is projected to more than double from 46,000,000 today to almost 100,000,000 by the year 2060, when people of the United States aged 65 or older will represent nearly a quarter of the total population of the United States;

Whereas transportation is necessary for access to the basic necessities of life and most people of the United States outlive their decision to stop driving by more than a decade;

Whereas 3 out of 4 older people in the United States live in rural and suburban communities that lack the density for traditional transportation solutions;

Whereas the scarcity of transportation for older people of the United States leads to social isolation, diminishing quality of life, limited access to health care services, and a strain on families and caregivers;

Whereas the Independent Transportation Network of America (referred to in this preamble as “ITNAmerica”) is a nonprofit transportation network company that integrates social capital through volunteerism and local community support with traditional capital to increase the resources available to meet the mobility needs of older people, visually challenged people, and the families of older and visually challenged people;

Whereas the average age of ITNAmerica riders is 84, and 58 percent of riders are 85 years and older;

Whereas ITNAmerica has built Rides in Sight, a searchable, online database of all senior transportation services in the United States, with 15,000 services catalogued, and offers it to the public as a free service; and

Whereas ITNAmerica has provided 1,000,000 rides to older and visually challenged people of the United States and, of those rides—

(1) 40 percent were for the purpose of obtaining health care services;

(2) 21 percent were for people who are visually challenged; and

(3) 44 percent have been provided by volunteer drivers: Now, therefore, be it

*Resolved*, That the Senate—

(1) congratulates the volunteers and staff of the Independent Transportation Network of America in communities across the United States for the 1,000,000 rides they have provided to older and visually challenged people, their families, and their communities;

(2) recognizes the Independent Transportation Network of America as a nonprofit transportation network company that serves the common good and has helped people remain in their own homes and communities after they can no longer drive safely; and

(3) anticipates many more millions of rides in the future as the Independent Transportation Network of America helps to meet the mobility needs of older and visually challenged people and the needs of small and rural communities across the United States.

# SENATE RESOLUTION 492—SUPPORTING THE GOALS AND IDEALS OF NATIONAL SAFE DIGGING MONTH

Mr. THUNE (for himself, Mr. NELSON, Mrs. FISCHER, and Mr. PETERS) submitted the following resolution; which was considered and agreed to:

## S. RES. 492

Whereas each year, the underground utility infrastructure of the United States, including pipelines, electric, gas, telecommunications, water, sewer, and cable television lines, is jeopardized by unintentional damage caused by those who fail to have underground lines located prior to digging;

Whereas some utility lines are buried only a few inches underground, making the lines easy to strike, even during shallow digging projects;

Whereas digging prior to locating underground utility lines often results in unintended consequences, such as service interruption, environmental damage, personal injury, and even death;

Whereas the month of April marks the beginning of the peak period during which excavation projects are carried out around the United States;

Whereas in 2002, Congress required the Department of Transportation and the Federal Communications Commission to establish a 3-digit, nationwide, toll-free number to be used by State “One Call” systems to provide information on underground utility lines;

Whereas in 2005, the Federal Communications Commission designated “811” as the nationwide “One Call” number for homeowners and excavators to use to obtain information on underground utility lines before conducting excavation activities;

Whereas the 1,700 members of the Common Ground Alliance, who are dedicated to ensuring public safety, environmental protection, and the integrity of services, promote the national “Call Before You Dig” campaign to increase public awareness about the importance of homeowners and excavators calling 811 to find out the exact location of underground lines;

Whereas the Pipeline Safety, Regulatory Certainty, and Job Creation Act of 2011 (Public Law 112-90; 125 Stat. 1904) affirmed and expanded the “One Call” program by eliminating exemptions given to local and State government agencies and their contractors regarding notifying “One Call” centers before digging; and

Whereas the Common Ground Alliance has designated April as “National Safe Digging Month” to increase awareness of safe digging practices across the United States and to celebrate the anniversary of 811, the national “Call Before You Dig” number: Now, therefore, be it

*Resolved*, That the Senate—

(1) supports the goals and ideals of National Safe Digging Month; and

(2) encourages all homeowners and excavators throughout the United States to call 811 before digging.